

**Fill in this information to identify the case:**Debtor 1 Harold David GabaldonDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the Middle District of Georgia (Albany)  
(State)Case number: 14-11126-AEC**Official Form 410S1****Notice of Mortgage Payment Change**

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**15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

**Name of Creditor:** Nationstar Mortgage LLC**Court Claim No.** (if known): 7-1

**Last four digits of any number you use to identify the debtor's account:** XXXXXX4443

**Date of Payment Change:**Must be at least 21 days after date of 10/01/2016 this notice.**New total payment:**Principal, interest, and escrow, if any \$1,839.71**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

No.

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$662.39**New escrow payment:** \$493.69

\*Requested \$3233.88 credit due to increased Escrow 12 payments at \$79.99 (10/1/14 to 9/1/15) and 12 payments at \$189.5 (10/1/15 to 9/1/16).

\*To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Nationstar will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

No.

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_ %**New interest rate:** \_\_\_\_\_ %**Current principal and interest payment:** \$ \_\_\_\_\_**New principal and interest payment:** \$ \_\_\_\_\_**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_**New mortgage payment:** \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- I am the creditor.
- I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ Anthony Maselli  
Signature

Date: 9/8/16

Print: Anthony Maselli, Bar #558670  
First Name Middle Name Last Name

Title Attorney for and on behalf of Nationstar Mortgage LLC (as servicer for creditor)

Company Shapiro Pendergast & Hasty, LLP

Address 211 Perimeter Center Parkway, Suite 300  
Number Street

Atlanta, GA 30346  
City State ZIP Code

Contact phone 770-220-2535 Email amaselli@logs.com

**CERTIFICATE OF SERVICE**

I certify that I am over the age of 18 and that on September 8, 2016, I served a copy of the foregoing Notice of Mortgage Payment Change by electronic mail or first class U.S. Mail, with adequate postage prepaid, on the following persons or entities at the addresses stated below:

Harold David Gabaldon  
P. O. Box 71491  
Albany, GA 31708

Marcela Gabaldon  
371 Hickory Grove Road  
Leesburg, GA 31763

T. Lee Bishop, Jr.  
P.O. Box 1791  
Albany, GA 31702

Kristin Hurst  
Office of the Chapter 13 Trustee  
P.O. Box 1907  
Columbus, GA 31902

Date: September 8, 2016

Shapiro Pendergast & Hasty, LLP

/s/Anthony Maselli  
Anthony Maselli  
Georgia Bar No. 558670  
amaselli@logs.com  
211 Perimeter Center Parkway  
Suite 300  
Atlanta, GA 30346  
Phone: 770-220-2535  
Fax: 770-220-2665

July 31, 2016

[REDACTED]  
HAROLD GABALDON  
PO BOX 71491  
ALBANY GA 31708-1491

RE: Loan Number [REDACTED]  
Case [REDACTED]  
HAROLD GABALDON  
Property Address:  
371 HICKORY GROVE ROAD  
LEESBURG, GA 31763

Dear HAROLD GABALDON:

**Why am I receiving this letter?**

An annual escrow analysis was performed on your account.

**What do I need to know?**

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

**What do I need to do?**

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, your Dedicated Loan Specialist is Latoria Walker and can be reached at (877) 343-5602 EXT. 6874017 or via mail at address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC  
Bankruptcy Department

Enclosure: Annual Escrow Account Disclosure Statement

**Tax/Insurance:** 1-888-297-2432  
Mon-Thurs 8 am to 5 pm CT

HAROLD GABALDON  
PO BOX 71491  
ALBANY GA 31708-1491

Your Loan Number [REDACTED]  
Statement Date: 07/31/2016

## Why am I receiving this?

Nationstar completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Nationstar maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.

## What does this mean for me?

At this time, your Escrow Account has less money than needed and there is a shortage of \$0.00. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will decrease by (\$168.70)**. Effective 10/01/2016, **your new total monthly payment will be \$1,839.71**.

## What do I need to do?

You may either **1) make the new monthly payment** listed of \$1,839.71 or **2) pay the shortage in part or in full** by sending the full or partial shortage amount along with the completed coupon below. If you choose to pay in full, please note your new monthly payment will be **\$1,839.71**, which includes adjustments made for changes in taxes and insurance premiums. No action is required at this time as the shortage amount = \$0.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$1,346.02	\$0.00	\$1,346.02
ESCROW	\$662.39	(\$168.70)	\$493.69
<b>Total Payment</b>	<b>\$2,008.41</b>	<b>(\$168.70)</b>	<b>\$1,839.71</b>

**What is a Shortage?** A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 and added to your monthly escrow payment, as shown below.

Minimum Required Balance	Lowest Projected Balance		
\$987.38	\$987.38		
<b>\$0.00 / 12 = \$0.00</b>			
<i>Please see the Coming Year Projections table on the back for more details.</i>			
Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$3,564.29	\$0.00	\$3,564.29
HAZARD SFR	\$2,360.00	\$0.00	\$2,360.00
<b>Annual Total</b>	<b>\$5,924.29</b>	<b>\$0.00</b>	<b>\$5,924.29</b>

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [MyNationstar.com](http://MyNationstar.com).

This communication is for informational purpose only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code.

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**Payment(s)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow

**Taxes**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**Insurance**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**Prior Year Account History and Coming Year Projections**

**This is a statement of the actual activity in your escrow account from 11/15 through 09/16. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

**Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.** Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$987.38 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$987.38 will be reached in December 2016. When subtracted from your minimum required balance of \$987.38, an Escrow Shortage results in the amount of \$0.00. **These amounts are indicated with an arrow (<).**

**This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.**

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
						Start	(\$5,253.94)
11/15	\$0.00	\$0.00	\$0.00	\$3,564.29 *	COUNTY TAX	\$2,949.73	(\$8,818.23)
12/15	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$8,265.35)
02/16	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$7,712.47)
03/16	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$7,159.59)
04/16	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$6,606.71)
05/16	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$6,053.83)
07/16	\$0.00	\$552.88 *	\$0.00	\$0.00		\$2,949.73	(\$5,500.95)
07/16	\$0.00	\$8,282.54 E	\$0.00	\$0.00	Anticipated Payments 07/15-07/16	\$2,949.73	\$2,781.59
08/16	\$0.00	\$662.39	\$0.00	\$2,360.00 E	HAZARD SFR	\$2,949.73	\$1,083.98
09/16	\$0.00	\$662.39 E	\$0.00	\$0.00		\$2,949.73	\$1,746.37
<b>Total</b>	<b>\$0.00</b>	<b>\$12,924.60</b>	<b>\$0.00</b>	<b>\$5,924.29</b>	<b>Total</b>	<b>\$2,949.73</b>	<b>\$1,746.37</b>
Month	Projected Payment	Projected Disbursements			Description	Current Balance	Required Balance Projection
						Start	\$1,746.37
10/16	\$493.69		\$0.00			\$2,240.06	\$2,240.06
10/16	\$1,324.23		\$0.00		BK ADJ	\$3,564.29	\$3,564.29
11/16	\$493.69		\$0.00			\$4,057.98	\$4,057.98
12/16	\$493.69		\$3,564.29		COUNTY TAX	\$987.38	\$987.38 <
01/17	\$493.69		\$0.00			\$1,481.07	\$1,481.07
02/17	\$493.69		\$0.00			\$1,974.76	\$1,974.76
03/17	\$493.69		\$0.00			\$2,468.45	\$2,468.45
04/17	\$493.69		\$0.00			\$2,962.14	\$2,962.14
05/17	\$493.69		\$0.00			\$3,455.83	\$3,455.83
06/17	\$493.69		\$0.00			\$3,949.52	\$3,949.52
07/17	\$493.69		\$0.00			\$4,443.21	\$4,443.21
08/17	\$493.69		\$2,360.00		HAZARD SFR	\$2,576.90	\$2,576.90
09/17	\$493.69		\$0.00			\$3,070.59	\$3,070.59
<b>Total</b>	<b>\$7,248.51</b>		<b>\$5,924.29</b>		<b>Total</b>	<b>\$3,070.59</b>	<b>\$3,070.59</b>

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions about this statement, please call our **Customer Service Department toll-free at 1-888-480-2432**.